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UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF CALIFORNIA  
SACRAMENTO DIVISION

<b>In re:</b>	)	<b>Case No. 08-30690-D-13L</b>
	)	
<b>CHRISTOPHER L. ANDROKITIS and</b>	)	<b>DCN: NLG-1</b>
<b>JENNIFER R. ANDROKITIS</b>	)	
	)	<b>JOINT DECLARATION OF</b>
<b>Debtors</b>	)	<b>CHRISTOPHER L AND JENNIFER R.</b>
	)	<b>ANDROKITIS SUPPORTING</b>
<b>IBM Lender Business Process Services,</b>	)	<b>OPPOSITION TO MOTION FOR RELIEF</b>
<b>Inc. As servicer for Federal National</b>	)	<b>FROM THE AUTOMATIC STAY</b>
<b>Mortgage Association, its successors</b>	)	
<b>and/or assigns,</b>	)	
	)	
<b>Movant,</b>	)	
<b>v.</b>	)	
	)	
<b>CHRISTOPHER L. ANDROKITIS dba</b>	)	
<b>AMERICAS BBQ ISLANDS FROM CA,</b>	)	
<b>Debtor; JENNIFER R. ANDROKITIS</b>	)	
<b>aka JENNIFER R. ANDROKITIS,</b>	)	
<b>Joint Debtor and LAWRENCE J.</b>	)	
<b>LOHEIT, Chapter 13 Trustee,</b>	)	<b>DATE: June 7, 2011</b>
	)	<b>TIME: 1:30 p.m.</b>
<b>Respondents.</b>	)	<b>PLACE: Courtroom 33</b>
	)	<b>JUDGE: Sargis</b>

WE, CHRISTOPHER L. ANDROKITIS and JENNIFER R. ANDROKITIS declare:

1. We are the above named Chapter 13 debtors. We have personal knowledge of the following facts and if called to testify, would so state.

2. At the time we filed our Chapter 13 Petition, our home loan was being serviced

1 through Aurora Loan Services. We paid that loan directly as a Class 4 creditor in our Chapter  
2 13 Plan. In the fall of 2009 we began working with Aurora Loan Services for a loan  
3 modification. In a October of that year, we were notified that we had a modified loan  
4 payment of \$1,333 per month. Starting with October, that is the payment we have made  
5 every month on this loan. Our payment history off of our Quicken bookkeeping program  
6 for the period of October 29, 2009 through February 24, 2011 accompanies our response  
7 as Exhibit "A". This shows we paid \$1,333 per month every month on this loan. We also  
8 have included the records from our Patelco Credit Union account showing payments on  
9 this loan for the period of May 21, 2010 through April 4, 2011 as Exhibit "B".

10 3. In early 2011 we received a mortgage interest statement from the current  
11 lender LBPS showing we paid \$12,443.94 in mortgage interest and \$1,628.10 in property  
12 taxes for 2010. A copy of this form accompanies our response as Exhibit "C".

13 4. In August 2010 we received notice from both Aurora and LBPS that the latter  
14 would be the next loan servicing agent for our home loan. A copy of the August 2010  
15 letter we received from LBPS notifying us of this change accompanies our response as  
16 Exhibit "D".

17 5. Since the change in servicing agent, we have repeatedly attempted to contact  
18 LBPS regarding the status of our loan, but have been unable to receive any sort of  
19 response.

20 We declare under penalty of perjury under the laws of the State of California that  
21 the foregoing is true and correct, and that this declaration is executed on May 23, 2011, at  
22 Sacramento, California.

23  
24 /s/ Christopher L. Androkitis  
25 CHRISTOPHER L. ANDROKITIS

26  
27 /s/ Jennifer R. Androkitis  
JENNIFER R. ANDROKITIS